

**THE UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF OHIO**

IN RE:	)	CHAPTER 13
	)	CASE NO: 15-52390
)	
ROBYN J FILING	)	ALAN M. KOSCHIK
Debtor(s)	)	BANKRUPTCY JUDGE
)	
	)	NOTICE OF FINAL CURE
	)	PAYMENT AND COMPLETION
	)	OF PAYMENTS UNDER THE
	)	PLAN PURSUANT TO RULE
	)	3002.1 (f).
)	
	)	TRUSTEE'S REQUEST FOR
	)	THE COURT TO ISSUE A
	)	DISCHARGE IN CHAPTER 13
	)	CASE
)	
	)	30 DAY NOTICE AND
	)	OBJECTION PERIOD FOR ALL
	)	PARTIES IN INTEREST

Now comes Keith L. Rucinski, the Chapter 13 Trustee, and pursuant to Fed. Bankr. Rule 3002.1(f) gives notice that the Debtor(s) in the above Chapter 13 case has/have submitted funds to complete payment to all creditors who have filed a claim(s) in the above Chapter 13 plan confirmed in this case on 03/04/2016.

Notice to Real Property Creditors

All amounts required to be paid to all creditors on their respective claim(s), including all amounts necessary to cure mortgage arrearages, have been paid.

The Trustee's records reflect that all Real Property Creditors who have received conduit mortgage payments through the Chapter 13 plan have been paid in full through the date of this Notice of Final Cure.

CHAPTER 13
Keith L. Rucinski
Trustee
1 Cascade Plaza
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Akron, Oh 44308
(330) 762-6335
Fax
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Within 30 days of the service of this Notice, all Real Property(s) creditors, regardless if the monthly payment was paid through the plan as a conduit or directly by the Debtor(s) must file and serve same on the Debtor(s), Debtor(s)'s counsel and the Trustee, pursuant to Fed. Bankr Rule 3002.1(g), a statement indicating whether it agrees that the Debtor(s) has paid in full the amount required to cure any default and whether, consistent with § 1322(b)(5), the debtor is otherwise current on all payments as of the date of this notice.

If any Real Property Creditor(s) does not agree that the Debtor(s)'s mortgage payments are current as of the date of this notice, the Real Property Creditor(s) shall file a formal objection with the US Bankruptcy Court, located in Akron, Ohio, in response to this notice.

Effective for cases filed on or after March 1, 2016, pursuant to Administrative Order No. 16-01, if any Real Property Creditor(s), who has received conduit mortgage payments through the Chapter 13 plan, fails to respond to this Notice of Final Cure, the Debtor(s)'s mortgages on real property shall be deemed current as of the date of this notice. The Court's order granting the Debtor(s) a discharge in this case shall have the effect of deeming the mortgage(s) current as of the date of this notice and will bar the Real Property Creditor from asserting any action in any court that there is a payment default predating the Notice of Final Cure filed by the Trustee.

For any Real Property Creditor which did not receive conduit mortgage payments through the Chapter 13 plan, the Debtor is encouraged to file their own

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motion to deem the mortgage current. The discharge order in the case shall not deem the mortgage current if the Real Property creditor did not receive conduit mortgage payments through the Chapter 13 plan.

Debtor(s) and Creditor(s) may access the Trustee's records through the National Data Center. There is no charge for Debtor(s) and their counsel to use the National Data Center. There is a charge creditors must pay the National Data Center to access data. The National Data Center is not part of the Chapter 13 office. Creditors may access data free of charge through the Trustee's Bankruptcy Link Program (application required). The application and links to both the National Data Center and Bankruptcy Link program are available on the Chapter 13 web page at www.chapter13info.com.

Request for Discharge

Additionally, the Trustee hereby requests that if no objection is timely filed, the Clerk of Court be authorized and directed to enter a discharge of Debtor(s) in this case.

In accordance with 11 USC Section 102, unless a party in interest objects to the Notice of Final Cure and/or the Trustee's Request for the Court to Issue a Discharge in this Chapter 13 case and files a written request for hearing before the Court within 30 days from the date in the below certificate of service, the Trustee's request shall be granted and the Court will issue an order of discharge. Objections must be served on all parties in the below certificate of service. Objections must be filed with the United States Bankruptcy Court at:

**United States Bankruptcy Court
2 South Main Street
455 John F. Seiberling Federal Building
Akron, OH 44308**

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Respectfully submitted,

/s/ Keith L. Rucinski

Keith L. Rucinski, Chapter 13 Trustee

Ohio Reg. No. 0063137

One Cascade Plaza, Suite 2020

Akron, OH 44308

Phone: 330.762.6335

Fax: 330.762.7072

Email: krucinski@ch13akron.com

CERTIFICATE OF SERVICE

I hereby certify that a copy of the foregoing has been sent to:

**ROBYN J FILING
932 GENESEE RD
AKRON, OH 44303
(Via Regular Mail)**

**TRENT A BINGER , at newfreshstart7@yahoo.com
(via ECF)**

Keith L. Rucinski, Chapter 13 Trustee, at efilings@ch13akron.com
(via ECF)

Office of the US Trustee (via ECF)

All creditors per attached list (via Regular Mail)

Date of Service: **12/15/2016**

By: **Eric Hoffert**
Office of the Chapter 13 Trustee

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Trustee

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TRENT A BINGER
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OHIO DEPARTMENT OF TAXATION
BANKRUPTCY DIVISION
PO BOX 530
COLUMBUS, OH 43216

INTERNAL REVENUE SERVICE
PO BOX 7346
PHILADELPHIA, PA 19101-7346

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2115 GEORGE ST
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AULTMAN HIOSPITAL
C/O ATTORNEY DAVID A SED
PO BOX 672
RAVENNA, OH 44266

SUMMIT COUNTY FISCAL OFFICER
C/O TIMOTHY J WALSH
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SUMMA HEALTH SYSTEMS
STATUTORY AGENT
ROBERT A GERBERRY
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WOODS COVE III LLC
1801 W OLYMPIC BLVD
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